

Retiree Report

December, 2002

A Quarterly Publication from the
Fairfax County Retirement Agency

Long Term Care **Open Enrollment January 1 - February 28**

Frequently asked questions:

- Q:** Will retirees be guaranteed coverage?
A: Only active employees are guaranteed coverage during the open enrollment period. However, retirees who are age 65 and under will have to complete only the short form questionnaire. Retirees over age 65 and spouses of retirees must complete full medical underwriting. A copy of each questionnaire is included on the website: www.aetna.com/group/fairfaxcounty
- Q:** What types of medical history will disqualify an applicant.
A: Individuals already in a claim status (unable to perform 2 of the 6 activities of daily living) will not be eligible for coverage.
- Q:** Is there a fee for the application?
A: No.
- Q:** Can retirees get a rate quote without committing to enrollment.
A: Yes. Retirees can look up their rates for one of the model plans using the rate chart (www.aetna.com/group/fairfaxcounty). Click on Plan Information, then Outline of Coverage and see pages 22&23. Custom plan rates can be obtained on the website calculator or by calling the Aetna Hotline at 1-800-537-8521, Monday – Friday, 8am to 6 pm EST.
- Q:** Are retiree rates different from the rates for active employees.
A: No; Under a group plan, all participants can purchase coverage at the rate applicable to their age. *The County does not contribute to LTC premiums.*
- Q:** Do the rates for coverage go up as a participant gets older?
A: The rates for your premiums are set by your age at the time you enroll. They do not increase with age.
- Q:** How will retirees pay for premiums?
A: Retirees who enroll in the LTC plan will pay for premiums directly to the Insurance Carrier. They can arrange to pay monthly, quarterly or annually through automatic payments from a bank account.
- Q:** How do I get more information about Long Term Care?
A: You can call the Aetna Hotline at 1-800-537-8521, go to the website www.aetna.com/group/fairfaxcounty or attend a special retiree open

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Long Term Care Retiree Meeting Dates

January 7	Government Center	9/10	2:00p.m.
January 9	Winchester/Handley Library		2:00p.m.
	100W Piccadilly Street, Winchester		
January 10	Fredericksburg		2:00p.m.
	Central Rappahanock Regional Library		
	1201 Caroline Street, Fredericksburg		
February 4	Government Center	120C	10:00a.m.
February 7	Warrenton		2:00p.m.
	John Barton Payne Building		
	2 Courthouse Square, Warrenton		

Long Term Care

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enrollment meeting. See list of dates in January and February.

Q: How do I know what plan to choose?

A: The County program has 3 basic plans, but retirees can also customize a plan using the website. If you need help on this, or would like to receive a packet of information and enrollment materials, please call the Aetna Hotline at 1-800-537-8521.

To decide the type of plan best for you, you would start by deciding what level of daily benefit you want to have and how many years you think you want the benefit to last. Plan A and Plan B are basic coverage plans designed to be affordable, so the "extras" are not included. You can add other options such as a non-forfeiture benefit if you want, but the premiums will be higher. The difference between Plans A and B is the daily benefit amount: Plan A has a \$100 daily benefit and Plan B has a \$200 daily benefit. They are both 3-year plans. Plan C has a \$250 daily benefit, for 5 years and also includes a non-forfeiture provision and a return of contribution provision. For a full explanation you will want to get more information from the Aetna Hotline, the website or an information meeting.

1-800-537-8521

Long Term Care Sample Monthly Rates

	PLAN A	PLAN B	PLAN C
Daily Benefit	\$100	\$200	\$250
NH/Asst. Living	100%	100%	100%
Home Care	50%	50%	75%
Waiting Period	90 days	90 days	90 days
Lifetime Maximum	3 years	3 years	5 years
Inflation Protection	Voluntary	Voluntary	Voluntary
Non-forfeiture	No	No	Benefit Bank
Return of Contribution	No ROC	No ROC	With ROC
Age 50	\$19.70	\$39.40	\$75.00
Age 60	\$45.50	\$91.00	\$163.25
Age 65	\$73.20	\$146.40	\$250.75
Age 70	\$114.70	\$229.40	\$400.00
Age 75	\$180.60	\$361.20	\$633.00
Age 80	\$290.50	\$581.00	\$1,032.75

To find answers to your questions about Long Term Care insurance from Aetna:

Visit www.aetna.com/group/fairfaxcounty and enroll!

Call the Aetna LTC Hotline at **1-800-537-8521**

Police and Employees' Trustee Election Results

It has been an eventful month here at the Retirement Agency as we have been running two simultaneous elections for Board of Trustee members.

The election results are in and the winner of the election for an active employee member of the Police Officers Retirement System is **Josiah Larry Moser, III**. Captain Moser is a 20 year employee of the Fairfax County Police Department with a diverse work background including a variety of assignments. According to Captain Moser, having won the election, "my intention is to apply my experience, judgement and position to influence decisions that enhance our benefits, maintain fairness and ensure our futures are secure."

The winner of the election for a retired member of the Employees' Retirement System is John M. Yeatman. Mr. Yeatman worked for the Department of Tax Administration for 27 years before retiring from the position as Division Director. Since retiring, Mr. Yeatman has been very active in the Retired Employees' Association and is now in his third year as Chairman of that organization.

Both elected representatives have been elected for four year terms commencing January 1, 2003. Please join us in offering them congratulations.

Holiday Recycling

After the holidays we always wonder what to do with our leftovers. Turkey is easy, but cards, wrapping paper and Christmas trees are more difficult. Some suggestions are:

Trees

- ✳ Can be reused through the winter as homes for birds and other animals that need protection.
- ✳ Can be reused as mulch at Fairfax County's I-66 or I-95 citizens recycling facilities. Put trees out by the first two weeks of January for pickup. After that you will need to call for a special pickup. Make sure trees are free of lights, decorations including tinsel, stands and are NOT in plastic bags.

Wrapping Paper

- ✳ Can be used to make a collage background for your best holiday pictures.
- ✳ May be cut up for phone message pads or as drawing paper for children.

Become a Recycling Ambassador

The Fairfax County Recycling Division is working with community associations to develop a network of "Recycling Ambassadors" to help educate citizens about county recycling requirements. These individuals would serve as the liaison between our office and community residents. From time to time, they would distribute brochures, submit a brief item to homeowners association newsletters, and answer recycling questions via one-on-one contact with residents.

Volunteers should have a commitment to recycling and/or the environment, and an interest in explaining this information to fellow residents. The time commitment would depend solely on the availability and interest of the volunteer, and could be as little as one hour per month.

If you have any questions, please contact Carol Clovis at 703-324-5445 or send an e-mail to carol.clovis@fairfaxcounty.gov.

- ✳ Can be recycled with mixed paper at drop-off centers or with your curbside mixed paper collection as long as it has NO foil, tape or ribbons.

Cards

- ✳ May be used for activities at churches, schools, pre-schools, Scouts or community centers. If you would like to donate cards to a scout troop, contact Carol Patterson at 703-279-8227 or mail or deliver them to her attention here at the Retirement Agency.
- ✳ Can be used to brighten someone's day in a nursing home. Some possibilities include manila envelopes with a card picture on the front for collecting their cards or a ribbon with card pictures to hang in their rooms as decorations.
- ✳ Can be glued together with ribbon to make an ornament.
- ✳ Can be turned into placemats with a card picture attached for that special holiday breakfast.
- ✳ Can be used for name tags on next year's packages.

Boxes

- ✳ Can be wrapped in leftover paper for attractive storage of holiday items.
- ✳ Can be set out for mixed paper collection after they are flattened and cut into two-foot by three-foot by six-inch pieces. Please remove the tape and any plastic that is included.

For more information, call Carol Swift, Department of Public Works and Environmental Services, at 703-324-5288, TTY 711 (Virginia Relay Center).

*Happy Holidays
and a Happy New Year
from all the staff at the
Retirement Agency*

Retirement Associations

Keep your Retirement Association informed of address and phone number changes!

The Retirement Association regularly receives requests for updated contact information for Fairfax County retirees. Due to privacy considerations, we are **unable** to provide them with that sort of requested information for their mailings. If you are already a member, or interested in becoming a member, please keep them informed of address and phone number updates. For information on membership or to change your address, contact:

**Fairfax County Fire & Rescue
Retirement Association**

Tom Simcoe, 703-455-2001
mouse260@msn.com
Annual Dues is \$24.00

**Fairfax County Retired
Police Officers Association**

James Covell
703-426-2781

**Fairfax County
Retired Employees Association**

Dorris Medlin 703-256-6379
Annual Dues is \$5.00
Lifetime Membership is \$50.00

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